

FAMILY COVERAGE UNDER THE SERVICEMEMBER'S GROUP LIFE INSURANCE (SGLI)



ELIGIBILITY

Family coverage is available for spouses and children of:

- Active duty service-members
- Members of the Ready Reserve of a uniformed service

Note: Members must be insured under the SGLI program



SPOUSE COVERAGE

- The maximum insurance coverage will be \$100,000.
- Soldiers will not be permitted to purchase more insurance on their spouse than they have on themselves.
- Soldiers may elect in writing to decline the amount of spouse coverage in \$10,000 increments.



SPOUSE COVERAGE

- Family coverage is automatic; soldiers do not have to apply for insurance.
- Cost of insurance will be based on the age of the spouse and the amount of insurance selected if the soldier elects to reduce the automatic coverage of \$100,000.
- The appropriate age-based premium rate will be deducted from the soldier's pay beginning with the November 2001 payday.



MONTHLY PREMIUMS

Amount Of Insurance	Age of Spouse				
	34 & Below	35 – 44	45 – 49	50 – 54	55 & Over
\$100,000	\$ 9.00	\$13.00	\$20.00	\$32.00	\$55.00
\$ 90,000	\$ 8.10	\$11.70	\$18.00	\$28.80	\$49.50
\$ 80,000	\$ 7.20	\$10.40	\$16.00	\$25.60	\$44.00
\$ 70,000	\$ 6.30	\$ 9.10	\$14.00	\$22.40	\$38.50
\$ 60,000	\$ 5.40	\$ 7.80	\$12.00	\$19.20	\$33.00
\$50,000	\$ 4.50	\$ 6.50	\$10.00	\$16.00	\$27.50
\$40,000	\$ 3.60	\$ 5.20	\$ 8.00	\$12.80	\$22.00
\$30,000	\$ 2.70	\$ 3.90	\$ 6.00	\$ 9.60	\$16.50
\$20,000	\$ 1.80	\$ 2.60	\$ 4.00	\$ 6.40	\$11.00
\$10,000	\$ 0.90	\$ 1.30	\$ 2.00	\$ 3.20	\$ 5.50

CHILD COVERAGE

- Each dependent child will be automatically insured for the maximum of \$10,000 as long as the soldier is insured.
- Coverage for eligible children is free and cannot be declined or reduced.
- Any dependent child under age 18 is automatically insured; Children between 18 and 23 who are full time college students are insured; Any child declared legally incompetent prior to 18th birthday is insurable.



PAYMENT OF PREMIUM

- Automatic payroll deduction beginning on November 1, 2001
- Premiums deducted will be based on the spouse's birthdate registered in the Defense Enrollment Eligibility Reporting System (DEERS)
- Soldiers must ensure their marital status and spouse date has been correctly reported in DEERS and in the personnel record.



DECLINATION/REDUCTION OF COVERAGE

- To decline or reduce the automatic maximum coverage, the soldier must complete a Form SGLV-8286A (Family Coverage Election and Certificate) at the Military Personnel Division (MPD)
- Soldiers may elect no coverage or lesser amounts of coverage in \$10,000 increments.
- The SGLV-8286A must be completed prior to 20 November 01 to avoid premium deductions being collected for the month of November.
- If the soldier completes a SLGV-8286A prior to 30 November 01, refunds will be given.



EFFECTIVE DATES

- Coverage for a spouse will begin on November 1, 2001 or the date of marriage if after the initial effective date.
- Child coverage begins November 1, 2001 or the date of the child's birth or adoption if after the initial effective date.



RESOURCES

- Military Personnel Division, DHR
(PP – 791-1958; Student – 791-3804)

- WEBSITE:

www.insurance.va.gov/sglivgli/sglifam.htm

EMAIL:

osgli.osgli@prudential.com

TOLL FREE NUMBER:

1-800-419-1473

